



State of Delaware



Additional discounts

40% OFF

Complete pair of prescription eyeglasses

20% OFF

Non-prescription sunglasses

20% OFF

Remaining balance beyond plan coverage

These discounts are not insured benefits and are for in-network providers only

Take a sneak peek before enrolling

- You're on the INSIGHT Network
- For a complete list of in-network providers near you, use our Enhanced Provider Locator on eyemed.com or call 1.855.259.0490.
- For LASIK providers, call 1.877.5LASER6.

SUMMARY OF BENEFITS

Vision Care Services

Exam With Dilation as Necessary

Frames

Standard Plastic Lenses

Single Vision
Bifocal
Trifocal
Lenticular
Standard Progressive Lens
Premium Progressive Lens^A
Tier 1
Tier 2
Tier 3
Tier 4

Lens Options

UV Treatment
Tint (Solid and Gradient)
Standard Plastic Scratch Coating
Standard Polycarbonate—Adults
Standard Polycarbonate—Kids under 19
Standard Anti-Reflective Coating
Premium Anti-Reflective Coating^A
Tier 1
Tier 2
Tier 3
Photochromic/Transitions—Adults
Polarized
Other Add-Ons and Services

Contact Lens Fit and Follow-Up (Contact lens fit and follow up visits are available once a comprehensive eye exam has been completed)

Standard Contact Lens Fit & Follow-Up
Premium Contact Lens Fit & Follow-Up

Contact Lenses (Contact lens allowance includes materials only)

Conventional
Disposable
Medically Necessary

Laser Vision Correction

LASIK or PRK from U.S. Laser Network

Vision Therapy Services

Vision Therapy Evaluation
Vision Therapy

Frequency

Examination
Diabetic Services
Vision Therapy Evaluation
Vision Therapy
Lenses or Contact Lenses
Frame

In-Network Member Cost

\$10 Co-pay
\$0 Co-pay, \$160 Allowance, 20% off balance over \$160
\$20 Co-pay
\$20 Co-pay
\$20 Co-pay
\$20 Co-pay
\$85 Co-pay
\$105 - \$130
\$105
\$115
\$130
\$85 Co-pay, 80% of charge less \$120 Allowance

Out-of-Network Reimbursement

Up to \$30
Up to \$45
Up to \$25
Up to \$40
Up to \$55
Up to \$55
Up to \$40
Up to \$40
Up to \$40
Up to \$40
N/A
N/A
Up to \$5
N/A
Up to \$5
N/A
N/A
N/A
N/A
N/A
N/A
N/A
N/A

Benefits are not provided from services or materials arising from: Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses, medical and/or surgical treatment of the eye, eyes or supporting structures; Any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear; Services provided as a result of any workers' compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; Plano (non-prescription) lenses; Non-prescription sunglasses; Two pair of glasses in lieu of bifocals; Services or materials provided by any other group benefit plan providing vision care; Services rendered after the date an insured person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the insured Person are within 31 days from the date of such order. Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Standard/Premium Progressive lens not covered – fund as a Bifocal lens. Standard Progressive lens covered – fund Premium Progressive as a Standard. Benefit allowance provides no remaining balance for future use with the same benefits year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri. Fidelity Security Life Policy number VC-19/VC-20, form number M-9083. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

What's in it for me?

Options. It's simple really. We're dedicated to helping you see clearly – and that's why we've built a network that gives you lots of choices and flexibility. You can choose from thousands of independent and retail providers to find the one that best fits your needs and schedule. No matter which one you choose, our plan is designed to be easy-to-use and help you access the care you need. Welcome to EyeMed.



Benefits Snapshot	With EyeMed	Out-of-Network Reimbursement
Exam, with dilation as necessary (one time during the plan year)	\$10	Up to \$30
Frames (one time during the plan year)	\$0 Co-pay, \$160 Allowance; 20% off balance over \$160	Up to \$45
Single Vision Lenses (one time during the plan year)	\$20	Up to \$25
or		
Contacts (one time during the plan year)	\$0 Co-pay, \$160 Allowance; plus balance over \$160	Up to \$105

And now it's time for the breakdown . . .

Here's an example of what you might pay for a pair of glasses with us vs. what you'd pay without vision coverage. So, let's say you get an eye exam and choose a frame that costs \$163 with single vision lenses that have UV and scratch protection. Now let's see the difference...

88%
SAVINGS
with us*

With EyeMed		Without Insurance**	
Exam	\$10 Co-pay	Exam	\$106
Frame	\$163 <u>-\$160 Allowance</u> \$3 <u>-\$.60 (20% discount off balance)</u> \$2.40	Frame	\$163
Lens	\$20 Co-pay \$15 UV treatment add-on <u>+\$0 scratch coating add-on</u> \$35	Lens	\$78 \$23 UV treatment add-on <u>+\$25 scratch coating add-on</u> \$126
Total	\$47.40	Total	\$395



Download the EyeMed Members App

It's the easy way to view your ID card, see benefit details and find a provider near you.



*This is a snapshot of your benefits. Actual savings will depend on provider, frame and lens selections. **Based on industry averages.